

**Information to identify the case:**

Debtor 1 Gary E. Alcorn Jr.  
First Name Middle Name Last Name

Debtor 2 Christian M. Alcorn  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5304  
EIN -----

Social Security number or ITIN xxx-xx-0838  
EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **11-24477-GLT**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gary E. Alcorn Jr.

Christian M. Alcorn  
aka Christian M. Brusie

11/15/16

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Gary E. Alcorn  
Christian M. Alcorn  
Debtors

Case No. 11-24477-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut  
Form ID: 3180W

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Total Noticed: 111

Date Rcvd: Nov 15, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2016.

db/jdb +Gary E. Alcorn, Jr., Christian M. Alcorn, 3159 Indiana Drive,  
Lower Burrell, PA 15068-2842  
cr +HSBC Finance Corporation, P. O. Box 829009, Dallas, TX 75382-9009  
13126319 +AAS Debt Recovery Inc., Po Box 129, Monroeville, PA 15146-0129  
13126320 +ACS, 501 Bleecker Street, Utica, NY 13501-2401  
13126321 ACS, PO Box 9001561, Louisville, KY 40290-1561  
13139443 +AES, 1200 North 7th Street, Harrisburg, PA 17102-1419  
13193363 +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
13126323 +AIS Services LLC, 8996 Miramar Road, Suite 220, San Diego, CA 92126-4451  
13126327 ARS, 207 West 2nd Avenue, Escondido, CA 92025  
13126329 +AT&T, PO Box 78973, Phoenix, AZ 85062-8973  
13240353 #+Aaron's, Inc., 2800 Canton Road, Suite 900, Marietta, GA 30066-5477  
13126324 +Allegheny Ludlum Federal Credit Union, 1117 Brackenridge Avenue,  
Brackenridge, PA 15014-1503  
13126326 +Apotheker & Associates, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410  
13161895 +Beneficial Consumer Discount Company, 2929 Walden Ave, Depew, New York 14043-2602  
13126347 ++COMCAST, 676 ISLAND POND RD, MANCHESTER NH 03109-4840  
(address filed with court: Comcast, P.O. Box 3012, Southeastern, PA 19398-3012)  
13126336 Cash Jar, PO Box 1639, Belize City, Belize, C.A.  
13126337 +Charter One Auto Finance, 228 Main Street East, Rochester, NY 14604-2121  
13126339 +Chase, Po Box 7090, Mesa, AZ 85216-7090  
13126344 +Citizen's Bank, 480 Jefferson Boulevard, Warwick, RI 02886-1359  
13126345 +City of Lower Burrell, 115 Schreiber Street, Lower Burrell, PA 15068-3229  
13126346 Clearview Credit Union, 1453 Beers School, Coraopolis, PA 15108  
13126348 Conseco Finance, 345 St. Peter, 900 Landmark, Saint Paul, MN 55102  
13126352 +Dish Network, PO Box 3097, Bloomington, IL 61702-3097  
13250086 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
13126355 +Fingerhut/Met Bank, Post Office Box 166, Newark, NJ 07101-0166  
13126356 +First National Bank, 500 East 60th Street North, Sioux Falls, SD 57104-0478  
13139479 +Gary L. Alcorn Sr., 3089 Ben Davis Avenue, New Kensington, PA 15068-3434  
13126363 +Goldman & Warshaw, PC, Attorneys at Law, PO Box 106, Pine Brook, NJ 07058-0106  
13126371 +Litton Loan, 24 Greenway Plaza #712, Houston, TX 77046-2401  
13126372 +Litton Loan Servicing, 4828 Loop Central Drive, Houston, TX 77081-2166  
13126374 +Marine Bank, 3120 Robbins Road, Springfield, IL 62704-7405  
13126376 My Payday Loan, Centro Colon, 8 Ava Piso, San Jose, Costa Rica  
13757842 +NATIONAL CAPITAL MANAGEMENT, LLC., PO Box 41117, Norfolk, VA 23541-1117  
13126379 +Northwest Consumer Discount Company, 4326 Northern Pike, Monroeville, PA 15146-2834  
13126395 +Peoples TWP LLC, 205 North Main Street, Butler PA 16001-4904  
13126322 +SUNTRUST, c/o AES/PHEAA, P.O. Box 8183, Harrisburg PA 17105-8183  
13126388 +Smith, Haynes & Watson, PO Box 148, Mission, KS 66201-0148  
13126392 +Sprint, PO Box 600607, Jacksonville, FL 32260-0607  
13126393 +State Collection Services, 2509 South Stoughton Road, Madison, WI 53716-3314  
13139515 +TW Phillips Gas and Oil, 205 North Main Street, Butler, PA 16001-4998  
13126394 +The Law Office of, Edwin A. Abrahamsen & Associates PC, 120 North Kyser Avenue,  
Scranton, PA 18504-9701  
13126396 UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980  
13126397 +US Department of Education, Po Box 5609, Greenville, TX 75403-5609  
13126399 Vision Financial Corporation, Post Office Box 900, Purchase, NY 10577-0900

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 16 2016 02:16:37 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946

cr +E-mail/Text: bankruptcy.bnc@ditech.com Nov 16 2016 02:16:17 Ditech Financial LLC,  
PO BOX 0049, Palatine, IL 60055-0001

cr EDI: JEFFERSONCAP.COM Nov 16 2016 02:04:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,  
ST CLOUD, MN 56302-9617

cr EDI: AIS.COM Nov 16 2016 02:03:00 Midland Funding LLC by American InfoSource LP as a,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457

cr EDI: AIS.COM Nov 16 2016 02:03:00 Midland Funding LLC by American InfoSource LP as a,  
PO Box 4457, Houston, TX 77210-4457

cr +EDI: PRA.COM Nov 16 2016 02:03:00 PRA Receivables Management, LLC, PO Box 41067,  
Norfolk, VA 23541-1067

cr EDI: RECOVERYCORP.COM Nov 16 2016 02:03:00 Recovery Management Systems Corporation,  
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605

13126330 EDI: CINGMIDLAND.COM Nov 16 2016 02:03:00 AT&T Wireless, PO Box 129,  
Newark, NJ 07101-0129

13139446 +E-mail/Text: bankruptcy@firstenergycorp.com Nov 16 2016 02:16:55 Allegheny Power,  
800 Cabin Hill Drive, Greensburg, PA 15606-0001

13126328 +EDI: ACCE.COM Nov 16 2016 02:03:00 Asset Acceptance LLC, Po Box 2036,  
Warren, MI 48090-2036

13126331 +EDI: BANKAMER.COM Nov 16 2016 02:04:00 Bank of America, N.A., 450 American Street,  
Simi Valley, CA 93065-6285

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13242737 +EDI: BANKAMER.COM Nov 16 2016 02:04:00 Bank of America, N.A., 7105 Corporate Drive,  
Plano, TX 75024-4100  
13126332 +EDI: TSYS2.COM Nov 16 2016 02:03:00 Barclays Bank Delaware, 125 South West Street,  
Wilmington, DE 19801-5014  
13126333 +EDI: HFC.COM Nov 16 2016 02:04:00 Beneficial, Po Box 3425, Buffalo, NY 14240-3425  
13163601 +EDI: OPHSUBSID.COM Nov 16 2016 02:04:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS,  
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121 SEATTLE, WA 98121-3132  
13126334 EDI: CAPITALONE.COM Nov 16 2016 02:04:00 Capital One, Po Box 85520, Richmond, VA 23285  
13126341 +EDI: BLUESTEM.COM Nov 16 2016 02:04:00 CIT/Fingerhut, 6250 Ridgewood Road,  
St Cloud, MN 56303-0820  
13126335 +EDI: CAPONEAUTO.COM Nov 16 2016 02:03:00 Capital One Auto Finance, 3901 Dallas Parkway,  
Plano, TX 75093-7864  
13126338 +EDI: CHASE.COM Nov 16 2016 02:03:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
13126349 +EDI: CMIGROUP.COM Nov 16 2016 02:03:00 Credit Management LP, 4200 International Parkway,  
Carrollton, TX 75007-1912  
13126351 +EDI: RCSFNBMARIN.COM Nov 16 2016 02:03:00 Credit One Bank, Po Box 98872,  
Las Vegas, NV 89193-8872  
13126350 +EDI: RCSFNBMARIN.COM Nov 16 2016 02:03:00 Credit One Bank, Po Box 98875,  
Las Vegas, NV 89193-8875  
14301170 E-mail/Text: bankruptcy.bnc@ditech.com Nov 16 2016 02:16:17 Ditech Financial LLC,  
PO Box 6154, Rapid City, SD 57709-6154  
13126354 +EDI: CONVERGENT.COM Nov 16 2016 02:04:00 ER Solutions, 800 SW 39th Street,  
Renton, WA 98057-4975  
13195274 EDI: RECOVERYCORP.COM Nov 16 2016 02:03:00 Equable Ascent Financial, LLC,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
13126357 +EDI: AMINFOFP.COM Nov 16 2016 02:03:00 First Premier Bank, 601 South Minnesota Avenue,  
Sioux Falls, SD 57104-4868  
13126358 +EDI: RMSC.COM Nov 16 2016 02:04:00 GE Money Bank/DSGI, Po Box 1400,  
El Paso, TX 79948-1400  
13126359 EDI: RMSC.COM Nov 16 2016 02:04:00 GE Money Bank/JCPenney, Po Box 984100,  
El Paso, TX 79998  
13126360 EDI: RMSC.COM Nov 16 2016 02:04:00 GE Money Bank/Lowes, Po Box 103065,  
Roswell, GA 30076  
13126361 +EDI: RMSC.COM Nov 16 2016 02:04:00 GE Money Bank/Ritz Camera, Po Box 981439,  
El Paso, TX 79998-1439  
13126362 +EDI: RMSC.COM Nov 16 2016 02:04:00 GE Money Bank/Walmart, Po Box 981400,  
El Paso, TX 79998-1400  
13527412 EDI: RECOVERYCORP.COM Nov 16 2016 02:03:00 Granite Recovery LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605  
13126364 +EDI: HFC.COM Nov 16 2016 02:04:00 HSBC, 6602 Convoy Court, San Diego, CA 92111-1009  
13126367 EDI: HFC.COM Nov 16 2016 02:04:00 Hsbc/Best Buy, Po Box 15519, Wilmington, DE 19850  
13126365 +EDI: HFC.COM Nov 16 2016 02:04:00 Hsbc, Po Box 5253, Carol Stream, IL 60197-5253  
13126366 +EDI: HFC.COM Nov 16 2016 02:04:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
13126368 +EDI: HFC.COM Nov 16 2016 02:04:00 Hsbc/Gateway, Po Box 703, Wood Dale, IL 60191-0703  
13126369 EDI: JEFFERSONCAP.COM Nov 16 2016 02:04:00 Jefferson Capital System, 16 Mcleland Road,  
Saint Cloud, MN 56303  
13171674 EDI: JEFFERSONCAP.COM Nov 16 2016 02:04:00 Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617  
13126370 +E-mail/Text: ebnsterling@weltman.com Nov 16 2016 02:16:19 Kay Jewelers, 375 Ghent Road,  
Fairlawn, OH 44333-4600  
13126373 +EDI: RESURGENT.COM Nov 16 2016 02:04:00 LVNV Funding LLC, Po Box 740281,  
Houston, TX 77274-0281  
13126375 +EDI: MID8.COM Nov 16 2016 02:03:00 Midland Credit Management, 8875 Aero Drive,  
San Diego, CA 92123-2255  
13619860 EDI: AIS.COM Nov 16 2016 02:03:00 Midland Funding LLC, by American InfoSource LP as agent,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
13537031 EDI: AIS.COM Nov 16 2016 02:03:00 Midland Funding LLC, by American InfoSource LP as agent,  
PO Box 4457, Houston, TX 77210-4457  
13126378 +E-mail/Text: egssupportservices@egscorp.com Nov 16 2016 02:17:03 NCO Financial,  
507 Prudential Road, Horsham, PA 19044-2368  
13126377 +EDI: NFCU.COM Nov 16 2016 02:04:00 Navy Federal Credit Union, P.O. Box 3000,  
Merrifield, VA 22119-3000  
13126381 EDI: PRA.COM Nov 16 2016 02:03:00 Portfolio Recovery Associates, 120 Corporate Boulevard,  
Suite 100, Norfolk, VA 23502  
13199613 EDI: PRA.COM Nov 16 2016 02:03:00 Portfolio Recovery Associates, LLC, PO Box 12914,  
Norfolk VA 23541  
13846550 EDI: PRA.COM Nov 16 2016 02:03:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541  
13126382 E-mail/Text: admin@pdminc.net Nov 16 2016 02:16:06 Professional Debt,  
4161 Carmichael Avenue, Jacksonville, FL 32207  
13182183 EDI: RECOVERYCORP.COM Nov 16 2016 02:03:00 Portfolio Investments I LLC,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
13126380 +EDI: PRA.COM Nov 16 2016 02:03:00 Portfolio Recovery & Affiliates,  
120 Corporate Boulevard, Suite 1, Norfolk, VA 23502-4952  
13527413 EDI: RECOVERYCORP.COM Nov 16 2016 02:03:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13126389 EDI: AGFINANCE.COM Nov 16 2016 02:03:00 Springleaf Finance, 915 West 31st Street,  
Wichita, KS 67217

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(continued)

13126390 EDI: AGFINANCE.COM Nov 16 2016 02:03:00 Springleaf Financial Services,  
400 South Water Street, Suite 1, Kittanning, PA 16201  
13126391 EDI: AGFINANCE.COM Nov 16 2016 02:03:00 Springleaf Financial Services,  
915 West 31st Street South, Wichita, KS 67217  
13139513 EDI: NEXTEL.COM Nov 16 2016 02:03:00 Sprint Nextel, P.O. Box 7949,  
Overland Park KS 66207-0949  
13126384 +EDI: NAVIENTFKASMSERV.COM Nov 16 2016 02:03:00 Sallie Mae, Po Box 9500,  
Wilkes Barre, PA 18773-9500  
13164029 EDI: NAVIENTFKASMGUAR.COM Nov 16 2016 02:04:00 Sallie Mae Inc. on behalf of USA FUNDS,  
Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430  
13126385 +EDI: NAVIENTFKASMSERV.COM Nov 16 2016 02:03:00 Sallie Mae Servicing, 1002 Arthur Drive,  
Lynn Haven, FL 32444-1683  
13126386 +EDI: DRIV.COM Nov 16 2016 02:04:00 Santander Consumer USA, Po Box 961245,  
Ft Worth, TX 76161-0244  
13126387 +EDI: SEARS.COM Nov 16 2016 02:04:00 Sears, Po Box 6189, Sioux Falls, SD 57117-6189  
13217847 +EDI: VERIZONCOMB.COM Nov 16 2016 02:04:00 VERIZON, 404 BROCK DR,  
BLOOMINGTON, IL 61701-2654  
13126398 +EDI: VERIZONCOMB.COM Nov 16 2016 02:04:00 Verizon, Bankruptcy Department,  
3900 Washington Street, Wilmington, DE 19802-2125  
13126401 +EDI: WFNNB.COM Nov 16 2016 02:04:00 WFNNB/Lane Bryant, 4590 East Broad Street,  
Columbus, OH 43213-1301  
13126400 EDI: CHASE.COM Nov 16 2016 02:03:00 Washington Mutual Bank, 7255 Baymeadows Way,  
Jacksonville, FL 32256-6851  
13126325 E-mail/Text: bankruptcy@firstenergycorp.com Nov 16 2016 02:16:55 West Penn Power Co,  
P.O. Box 1392, Fairmont WV 26555-1392

TOTAL: 67

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bank of America, N.A.  
cr Ditech Financial LLC  
13126318 Gary E. Alcorn, Jr. and Christian M. Alcorn  
13139439 Gary E. Alcorn, Jr. and Christian M. Alcorn  
cr\* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147  
cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
13139440\* +AAS Debt Recovery Inc., Po Box 129, Monroeville, PA 15146-0129  
13139442\* ACS, PO Box 9001561, Louisville, KY 40290-1561  
13139441\* +ACS, 501 Bleecker Street, Utica, NY 13501-2401  
13139444\* +AIS Services LLC, 8996 Miramar Road, Suite 220, San Diego, CA 92126-4451  
13139448\* ARS, 207 West 2nd Avenue, Escondido, CA 92025  
13139450\* +AT&T, PO Box 78973, Phoenix, AZ 85062-8973  
13139451\* AT&T Wireless, PO Box 129, Newark, NJ 07101-0129  
13139445\* +Allegheny Ludlum Federal Credit Union, 1117 Brackenridge Avenue,  
Brackenridge, PA 15014-1503  
13139447\* +Apotheker & Associates, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410  
13139449\* +Asset Acceptance LLC, Po Box 2036, Warren, MI 48090-2036  
13139452\* +Bank of America, N.A., 450 American Street, Simi Valley, CA 93065-6285  
13139453\* +Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014  
13139454\* +Beneficial, PO Box 3425, Buffalo, NY 14240-3425  
13139455\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, Po Box 85520, Richmond, VA 23285)  
13139462\* +CIT/Fingerhut, 6250 Ridgewood Road, St Cloud, MN 56303-0820  
13139463\* +CITI Auto, 2208 Highway 121, Suite 100, Bedford, TX 76021-5981  
13139468\* ++COMCAST, 676 ISLAND POND RD, MANCHESTER NH 03109-4840  
(address filed with court: Comcast, P.O. Box 3012, Southeastern, PA 19398-3012)  
13139456\* +Capital One Auto Finance, 3901 Dallas Parkway, Plano, TX 75093-7864  
13139457\* Cash Jar, PO Box 1639, Belize City, Belize, C.A.  
13139458\* +Charter One Auto Finance, 228 Main Street East, Rochester, NY 14604-2121  
13139459\* +Chase, PO Box 15298, Wilmington, DE 19850-5298  
13139460\* +Chase, PO Box 7090, Mesa, AZ 85216-7090  
13139461\* +Chase Health Advance, PO Box 4758, Carol Stream, IL 60197-4758  
13139464\* +Citifinancial, Great Valley Shop Center, 1738 Greensburg Avenue,  
North Versailles, PA 15137-1667  
13139465\* +Citizen's Bank, 480 Jefferson Boulevard, Warwick, RI 02886-1359  
13139466\* +City of Lower Burrell, 115 Schreiber Street, Lower Burrell, PA 15068-3229  
13139467\* Clearview Credit Union, 1453 Beers School, Coraopolis, PA 15108  
13139469\* Conseco Finance, 345 St. Peter, 900 Landmark, Saint Paul, MN 55102  
13139470\* +Credit Management LP, 4200 International Parkway, Carrollton, TX 75007-1912  
13139472\* +Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872  
13139471\* +Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875  
13139473\* +Dish Network, PO Box 3097, Bloomington, IL 61702-3097  
13139475\* +ER Solutions, 800 SW 39th Street, Renton, WA 98057-4975  
13139474\* +Equable Ascent Financial, 1120 West Lake Cook Road, Buffalo Grove, IL 60089-1970  
13139476\* +Fingerhut/Met Bank, Post Office Box 166, Newark, NJ 07101-0166  
13139477\* +First National Bank, 500 East 60th Street North, Sioux Falls, SD 57104-0478  
13139478\* +First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868  
13139480\* +GE Money Bank/DSGI, PO Box 1400, El Paso, TX 79948-1400  
13139481\* GE Money Bank/JCPenney, PO Box 984100, El Paso, TX 79998  
13139482\* GE Money Bank/Lowes, PO Box 103065, Roswell, GA 30076

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User: mgut  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

13139483\* +GE Money Bank/Ritz Camera, Po Box 981439, El Paso, TX 79998-1439  
13139484\* +GE Money Bank/Walmart, Po Box 981400, El Paso, TX 79998-1400  
13139485\* +Goldman & Warshaw, PC, Attorneys at Law, PO Box 106, Pine Brook, NJ 07058-0106  
13139486\* +HSBC, 6602 Convoy Court, San Diego, CA 92111-1009  
13139489\* ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213  
(address filed with court: Hsbc/Best Buy, Po Box 15519, Wilmington, DE 19850)  
13139487\* +Hsbc, Po Box 5253, Carol Stream, IL 60197-5253  
13139488\* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
13139490\* +Hsbc/Gateway, Po Box 703, Wood Dale, IL 60191-0703  
13139491\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital System, 16 Mcleland Road,  
Saint Cloud, MN 56303)  
13139492\* +Kay Jewelers, 375 Ghent Road, Fairlawn, OH 44333-4600  
13139495\* +LVNV Funding LLC, Po Box 740281, Houston, TX 77274-0281  
13139493\* +Litton Loan, 24 Greenway Plaza #712, Houston, TX 77046-2401  
13139494\* +Litton Loan Servicing, 4828 Loop Central Drive, Houston, TX 77081-2166  
13139496\* +Marine Bank, 3120 Robbins Road, Springfield, IL 62704-7405  
13139497\* +Midland Credit Management, 8875 Aero Drive, San Diego, CA 92123-2255  
13537720\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
Houston, TX 77210-4457  
13537721\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
Houston, TX 77210-4457  
13139498\* My Payday Loan, Centro Colon, 8 Ava Piso, San Jose, Costa Rica  
13139499\* +NCO Financial, 507 Prudential Road, Horsham, PA 19044-2368  
13139500\* +Northwest Consumer Discount Company, 4326 Northern Pike, Monroeville, PA 15146-2834  
13139502\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, 120 Corporate Boulevard,  
Suite 100, Norfolk, VA 23502)  
13139503\* ++PROFESSIONAL DEBT MEDIATION, 7948 BAYMEADOWS WAY, 2ND FLOOR, JACKSONVILLE FL 32256-8539  
(address filed with court: Professional Debt, 4161 Carmichael Avenue,  
Jacksonville, FL 32207)  
13139501\* +Portfolio Recovery & Affiliates, 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502-4952  
13139504\* +RJM Acquisitions Funding LLC, 575 Underhill Boulevard, Suite 2, Syosset, NY 11791-3416  
13139510\* ++SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251  
(address filed with court: Springleaf Finance, 915 West 31st Street, Wichita, KS 67217)  
13139511\* ++SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251  
(address filed with court: Springleaf Financial Services, 400 South Water Street, Suite 1,  
Kittanning, PA 16201)  
13139512\* ++SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251  
(address filed with court: Springleaf Financial Services, 915 West 31st Street South,  
Wichita, KS 67217)  
13139505\* +Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500  
13139506\* +Sallie Mae Servicing, 1002 Arthur Drive, Lynn Haven, FL 32444-1683  
13139507\* +Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244  
13139508\* +Sears, Po Box 6189, Sioux Falls, SD 57117-6189  
13139509\* +Smith, Haynes & Watson, PO Box 148, Mission, KS 66201-0148  
13139514\* +The Law Office of, Edwin A. Abrahamsen & Associates PC, 120 North Kyser Avenue,  
Scranton, PA 18504-9701  
13139516\* +US Department of Education, Po Box 5609, Greenville, TX 75403-5609  
13139517\* +Verizon, Bankruptcy Department, 3900 Washington Street, Wilmington, DE 19802-2125  
13139518\* Vision Financial Corporation, Post Office Box 900, Purchase, NY 10577-0900  
13139520\* +WFNB/Lane Bryant, 4590 East Broad Street, Columbus, OH 43213-1301  
13139519\* Washington Mutual Bank, 7255 Baymeadows Way, Jacksonville, FL 32256-6851  
13126342 ##+CITI Auto, 2208 Highway 121, Suite 100, Bedford, TX 76021-5981  
13126340 ##+Chase Health Advance, Po Box 4758, Carol Stream, IL 60197-4758  
13126343 ##+Citifinancial, Great Valley Shop Center, 1738 Greensburg Avenue,  
North Versailles, PA 15137-1667  
13126353 ##+Equable Ascent Financial, 1120 West Lake Cook Road, Buffalo Grove, IL 60089-1970  
13126383 ##+RJM Acquisitions Funding LLC, 575 Underhill Boulevard, Suite 2, Syosset, NY 11791-3416  
13129982 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416

TOTALS: 4, \* 80, ## 6

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: mgut  
Form ID: 3180W

Page 5 of 5  
Total Noticed: 111

Date Rcvd: Nov 15, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 17, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2016 at the address(es) listed below:

Hilary B. Bonial on behalf of Creditor HSBC Finance Corporation notice@bkcylaw.com  
Jason J. Mazzei on behalf of Plaintiff Christian M. Alcorn jasonmazzei@me.com,  
donotemail.mazzeiecfbackuponly@gmail.com  
Jason J. Mazzei on behalf of Plaintiff Gary E. Alcorn, Jr. jasonmazzei@me.com,  
donotemail.mazzeiecfbackuponly@gmail.com  
Joshua I. Goldman on behalf of Creditor Ditech Financial LLC bkgroup@kmllawgroup.com  
Lawrence W. Willis on behalf of Joint Debtor Christian M. Alcorn help@urfreshstrt.com,  
urfreshstrt@gmail.com  
Lawrence W. Willis on behalf of Debtor Gary E. Alcorn, Jr. help@urfreshstrt.com,  
urfreshstrt@gmail.com  
Nelson Diaz on behalf of Creditor Bank of America, N.A. ndiaz@milsteadlaw.com,  
bkecf@milsteadlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Joint Debtor Christian M. Alcorn ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Paul W. McElrath, Jr. on behalf of Debtor Gary E. Alcorn, Jr. ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmeccf@chapter13trusteewdp.com

TOTAL: 11